



## ASMC Newsletter . . . Mount Vernon Chapter

# PRESIDENT'S MESSAGE

By COL Bill Antley

As the new Mt Vernon Chapter President this will be the first of many updates I plan to share during the next year. But firstly, I want to thank the outgoing President, Pat Ackerman, for all her hard work during the past two years. Moreover, I thank all members of the Chapter Executive Counsel (CEC) for volunteering to serve and lead the Chapter during the past year. We appreciate your dedication and efforts as you spent precious time from your busy schedules to perform the duties of your respective offices. Now that Pat and the previous CEC have passed on their responsibilities to us, we owe it to you to pick up where they left off.

Shortly before LTG McCall swore me in as President, and the other members of the CEC, on July 17, 2003, I started to collect my thoughts on where I believe the Chapter should be headed. Many of my thoughts I will save for the first CEC meeting, but I would like to share my basic philosophy. I believe that the purpose of any professional organization should be to promote its respective profession. The ASMC, and the Mt Vernon Chapter in particular, should do just that - assist its members in achieving their professional goals, specifically in the areas of financial and resources management. Once you have determined your professional goals, look into how ASMC can help. In other words, how can ASMC help you with your professional development? Fundamentally, financial and resource managers do four things to meet their goals: seek positions providing the requisite responsibility and experience, earn a professional certification, work towards advanced degrees, and regardless of the level of education, continue to learn by attending classes designed to keep abreast of current policies, procedures, and techniques. Other than helping you with getting the job you need to further your career, ASMC, through the Mt Vernon Chapter, can help in the last three areas. Those interested in earning the CDFM should first enroll in the Enhanced Defense Financial Management Training (EDFMT) course. Your organization can send you to one of the many classes offered in this area at no cost. To augment the EDFMT course, the Mt Vernon chapter sponsors a CDFM study group. Contact Susan Nichols at (703) 428-6255 or Email [susan.l.nichols@usace.army.mil](mailto:susan.l.nichols@usace.army.mil). You can also find a study guide on the National ASMC website [www.asmconline.org](http://www.asmconline.org).

For the members who would like to further their education, but would like some extra cash to offset education expenses, should apply for an ASMC continuing education scholarship. No one applied this past year. Contact Pat Ackerman, now our education director for details. She can be contacted at (703) 428-6389, or email [patricia.c.ackerman@usace.army.mil](mailto:patricia.c.ackerman@usace.army.mil). A new benefit available to ASMC members, and their families, is the Wells Fargo Capital for Knowledge program. This program not only serves ASMC members, but their family too. This program provides financing for all of your higher education needs, offers financing for all of your education expenses, even if you don't qualify for federal loans. Financing can be used to cover tuition, room and board, books, fees, and even a personal computer.

I would like to see participation in the monthly luncheons increase, but what incentive do we offer members to break away from their busy work schedules? Food and socializing are important, but I believe we could and should provide an incentive for attending. Here it is, if we attend a Mt Vernon Chapter sponsored luncheon with a guest speaker presenting a topic related to financial and/or resources, we ought to receive CPE credit. If we make our luncheons worth it, we'll see more participation. Moreover, recall fellow CDFMers that you must have 80 CPE hours in a two-year period.

I have other ideas with respect to promoting financial and resources management professional development that I look forward to sharing in the later months. I would also like to revisit the Chapter's mission statement, vision, and goals & objectives. Once we're satisfied with where we ought to be headed, we then can set the course. If you have other professional needs you feel are not being met, please contact me at [dcsm@inscom.army.mil](mailto:dcsm@inscom.army.mil). I very interested in what you have to say.

The first meeting of the new CEC is scheduled to gather at the ASMC HQ's conference room August 7, 2003. I realize by the time you read this the meeting time will have passed, but I will discuss the meeting's highlights in the next Mt Vernon Chapter Newsletter.

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# Chapter News

## 3 July 2003 EXECUTIVE COMMITTEE MINUTES

by  
Edna Plancon, Secretary

President Pat Ackerman called the CEC meeting of the Mount Vernon Chapter of the American Society of Military Comptrollers to order at 11:25. The meeting was held in room 140B in the Casey building at HECSA.

### The following Officers were in attendance:

Pat Ackerman, President  
Harry Ravert, Vice President  
Diane Andrews, Awards & Scholarships  
Edna Plancon, Secretary  
Stacey Royston, Newsletter Director  
Mary Sutton, Membership  
Rita Roberts, Chapter Competition Director  
COL Bill Antley, Incoming President  
Meg Dunleavy, Incoming Vice President  
L.Lisa Hughes, Incoming Chapter Competition Director  
Randi Manderson, Incoming Membership Co/Director  
John Raines, Incoming Services Director

### The following officers were excused:

Deborah McLauren, Publicity & Photography Director  
Rose Green, Social & Community Services Director  
Jill Karayannis, Treasurer  
Dave Knowlton, Program Director  
Kevin Brooks, Web-Master  
Steve Breyfogle, Services Director  
Marticia Banks-Booker, Education Director  
Sherry Broussard, Incoming Treasurer

### Information on upcoming luncheons:

In the absence of Steve, Rita will set up the luncheon to be held at the Old Country Buffet on Thursday, July 17<sup>th</sup>, at 11:30.

### Officer's Discussion:

President – Pat introduced the incoming officers. Pat mentioned to COL Antley, the incoming President, as president one of his duties is to write an article for the monthly newsletter. Pat mentioned, as a moneymaking project at the PDI in Cleveland, we could set up a computer and printer to make labels (at a minimum fee) for the PDI goers to stick on their raffle tickets at the Chapter Fair, then there would be no problem reading the names. Col Antley will check out the Officers Club, to see if it is necessary to send in a deposit if we decide to have some of our luncheons there.

Vice President - Harry will store the ASMC Booth. This is the Display booth we set up at the Professional Development Day. Harry also has leftover stickers for the Mount Vernon Chapter to give out at the Professional Development Institute. Meg Dunleavy is the incoming Vice President.

Awards & Scholarship – Diane gave left over coins to Meg Dunleavy. Terri Jackson is the incoming Awards & Scholarship Director.

Chapter Competition Director – Rita - As incoming Chapter Competition Director, L.Lisa Hughes needs to work to get our 5 star status back, she will also have help from the CEC board.

Education Director – Marticia – As incoming Educational Director, Pat will reserve the Springfield Hilton for the PDD next April. She also asked us to think about speakers for the PDD. Motion by Diane – Diane Moved to make a deposit at the Springfield Hilton for the PDD. Seconded by Lisa – Motion Carried.

Membership Director – Mary passed her records over to Randi. Randi will get with Rose, (Randi and Rose are our incoming Membership Co-Directors).and get in touch with the President of the Potomac Chapter to see about combining the two chapters, since we are both in the same area.

Newsletter Director – Stacey mentioned she would like to get articles from each of the board members.

Program Director – As incoming Program Director, John will work on a theme and topic for the coming year, something to do with “Professional Development and Education”. Pat mentioned he would not need a program for April, which is the PDD, July, which is the installation of new officers, and December, which is the Christmas luncheon.

Publicity and Photography Director – (Deborah) – Rita mentioned she checked out the Telegraph Sales Storage. For a 5X5’ storage room, the price would be \$59.00 - \$69.00 per month. Also on the accountability of the ASMC property, Diane made a motion. Diane moved to wait until next month to discuss these issues. Seconded by Rita, motion passed.

Secretary – Edna asked Col Antley if there is someplace he would rather hold the CEC meeting, he is working on it. Edna is working on the By-Laws and the Constitution. She will have copies ready to hand out at the next CEC meeting. The ASMC members will receive a copy at the August Luncheon, and they will be voted on at the September Luncheon.

Services Director - Steve – In the absence of Steve, Rita will set up the luncheon for July.

Social & Community Services Director – (Rose) – Incoming Social & Community Services Director is Marticia Banks-Booker.

Treasurer – (Sherry) – No Report

Web Master – Kevin needs pictures and presentations for the website.

There being no further business, the meeting adjourned at 12:30.



# Chapter News

## Getting to know your 2003/2004 CEC Officers



**UNITED STATES ARMY  
INTELLIGENCE AND SECURITY COMMAND**

**COLONEL BILLY W. ANTLEY JR.  
ASSISTANT CHIEF OF STAFF, RESOURCE  
MANAGEMENT**



Col. Billy W. Antley Jr. was commissioned in the Army through the ROTC program at Florida Southern College, Lakeland, Fla., in 1979. He graduated with a bachelor's degree in accounting and holds a master of business administration-aviation from Embry-Riddle Aeronautical University, Daytona Beach, Fla., and a master of strategic studies from the U.S. Army War College, Carlisle, Pa.

Col. Antley has served in a variety of positions in Field Artillery, Aviation and Resource Management: battery executive officer, A Battery, 1/17 Field Artillery, III Corps Artillery, Fort Sill, Okla.; fire support team chief (FIST), B Co., 2/75 Infantry (Ranger), Fort Lewis, Wash.; aviation platoon leader and aviation company operations officer, 82nd Combat Aviation Battalion, 82nd Airborne Division, Fort Bragg, N.C.; plans officer, directorate of evaluation and standardization, aviation platoon commander and secretary of the General Staff, Fort Rucker, Ala.; company commander, 2/4th Aviation Battalion, 4th Brigade, and battalion S-3, Task Force Skyhawk, 4th Brigade, 8th Infantry Division, Germany; brigade S-1, 101st Aviation Brigade, and battalion S-3, 9/101 Aviation, 101st Airborne (Air Assault) Division, Fort Campbell, Ky.; budget officer, SHAPE Headquarters, Belgium; and installation comptroller, Bad Aibling Station, Germany. He was assigned as assistant chief of staff for resource management, U.S. Army Intelligence and Security Command, Fort Belvoir, Va., in July 2002.

Col. Antley is a graduate of the Field Artillery Basic Course, Field Artillery Cannon Battery Course, Aviation Officers Advanced Course, Combined Arms and Staff Services School, Air Command and Staff College, Armed Forces Staff College (JMPE II) and the U.S. Army War College.

Col. Antley's awards and decorations include the Defense Meritorious Service Medal with Oak Leaf Cluster; Army Meritorious Service Medal with Oak Leaf Cluster; Army Commendation Medal with three Oak Leaf Clusters; Joint Service Achievement Medal; Army Achievement Medal with two Oak Leaf Clusters; Army Superior Unit Award with two Oak Leaf Clusters; National Defense Service Medal; Armed Forces Expeditionary Medal; Humanitarian Service Medal; Army Service Ribbon; and Overseas Service Ribbon with two stars. He also holds the following qualifications: Ranger, Master Parachutist, Air Assault and Senior Aviator.

**John T. Raines, CGFM - ASMC Associate Director for  
Professional Development**

Mr. Raines is the ASMC Associate Director for Professional Development. He has had a career-long affiliation with Defense education and training, having worked first in the Army Continuing Education System both in field and headquarters positions. He has been an Appropriation Director for the Army Budget Office, Chief of Financial Management Education and Training while assigned to OSD Comptroller, and President of the Defense Business Management University. He worked on the planning and approval of the new Financial Management Training center just completed at Southbridge, Massachusetts.

Mr. Raines is presently involved in the ASMC Defense Financial Management Certification initiative. He has received the ASMC President's Award, ASMC Editorial award, Army Civilian Humanitarian Service award and the OSD Superior Civilian Service Award.

He has a master's degree from the College of William and Mary in Virginia and has done doctoral study at Virginia Tech. He is a proud grandfather, a jogger (slow) and an avid Jaguar and Rolls Royce enthusiast and motorcyclist.



# Chapter News

## Grapevine News



## LUNCHEON INFORMATION

### August Luncheon

#### INSCOM

INSCOM welcomes the follow personnel into their Resource Management shop:

Julie Hawkings, who comes to us from HQDA G2 to be the INSCOM Budget Officer and Chief, Budget Team  
 Betty Lovelace, who comes from DFAS Indianapolis to join the Finance and Accounting Division  
 Rena Del Rossi, who moves from the Ft Belvoir DRM office to the Headquarters Team.  
 MAJ Peggy Kammen to the Programming Team  
 CPT Mark Cramotulo to the Budget Team  
 Greg Gieger, who joins the Headquarters Team

The National Ground Intelligence Center (NGIC) congratulates Sharon Hartman, who was selected for the NGIC's Budget Analyst Upward Mobility Position in July, and Ms. Lori Risner who was selected for a 6 month Professional Development Assignment at Army G2 starting 18 August.

Congratulations to Anne Mitchell and Christy Bossard as they move from the RM office to new jobs and challenges in the G3 office.  
 Farewell to MAJ Bruce Sneed, who retires from the Army, as well as congratulations on the birth of his daughter, Kendall.

The Army G2 DAMI-IM office welcomes Cheryl Bowman, who comes to them from an assignment in Germany, and Mimi James, who joins them from the Acquisition Support Center here at Fort Belvoir.

#### PEO EIS

Congratulations to Kathy Holcombe and Russ Tillett on their new assignments in PEO EIS

#### USACE

Harold Britton, Topographic Engineering Center (TEC), Technical Director retired on 3 Mar 03 after 32 years of civil service.

Cecilia Carroll, Army Audit Agency, Auditor was selected as the GS-09 Auditor General Award recipient for 2003. Congratulations Cecilia!

Kathy Holcombe, ERDC, recently accepted a GS-12/13 Program Analyst promotion with the Program Executive Office - Enterprise Information System (PEO EIS) located on main post, Ft Belvoir.

Denise Klink, ASPO, recently accepted a GS-11 budget analyst promotion with ASPO.

#### PM PSE

Dottie Whetzel-Cook, Budget Analyst in the Office of Product Manager, Physical Security Equipment received her 30 year certificate as a civilian employee with the federal government, 29 June 2003.

#### DCAA

Deanne Way got her Masters in Administration from Central Michigan University.

**Date: 14 August**

**Place: To be announced**

**Speaker: To be announced**

## CDFM NEWS

Hello ASMC Member, This is just a short note to tell you about a product that you may or may not know about...the CBMS CDFM Software and Review Books. This 950-question database on all three modules of the CDFM exam is the ONLY product of its kind for the CDFM. If you can't make it to a study course or you work better by studying at home or on the computer....this is your product. Just go to <http://www.cbms.bizhosting.com/> and join ASMC members in over 30 states, Japan and Italy who have successfully used this product in their preparation, PS. All summer long shipping is free if you order 2 or more copies of any item AND an additional 10% off multiple orders so don't delay...visit the website today.

Good afternoon ASMC members! For those of you that may not yet know, I have accepted a GS-12/13 program analyst position with the PEO EIS office on main post, Ft Belvoir and my last day at ERDC will be Thursday, 26 Jun 03. As a result, Susan Nichols has graciously volunteered to take over my responsibilities as the ERDC/TEC/AAA ASMC POC as well as serve as the Chairman of the CDFM Certification Committee. She will now be forwarding the monthly luncheon and newsletter info to your attention, receiving/submitted organizational grapevine info to the ASMC newsletter director, and conducting monthly CDFM certification committee meetings. Susan currently serves as a program analyst for the ERDC Programs Office in the Kingman Bldg - her email address is [susan.l.nichols@hq02.usace.army.mil](mailto:susan.l.nichols@hq02.usace.army.mil) and her phone number is (703) 428-6255. If you don't know Susan, please take a few minutes to introduce yourselves and don't hesitate to contact her if you have any questions or need assistance regarding ASMC matters. Many thanks Susan for agreeing to volunteer in my absence (I greatly appreciate it) and also many thanks to all of you! I have really enjoyed serving as your ASMC POC over the last four years and I will truly miss each and every one of you when I leave! Thanks again for everything and have a very nice day!

#### CONGRATULATIONS TO:

Kathy Holcombe, Engineer Research and Development Center (ERDC), Executive Office, Administrative Officer and Denise Klink, Army Space Programs Office (ASPO), Budget Analyst attended the Enhanced Defense Financial Management Training (EDFMT) Course in Baltimore, MD from 5-9 May 03. Both just recently passed the Module # 1 Resource Management CDFM exam.

Jackie Santullo received her CDFM certification.

# NATIONAL NEWS

## Professional Development Institute Record Attendance

PDI 2003 in New Orleans, Louisiana broke all attendance records for a national event. A total of 4256 people registered for this event. This includes guests and exhibitors. Congratulations to the many chapters that had a large representation at the event. We are constantly striving to improve the PDI program and attract more students to the event. We look forward to your participation at PDI 2004 in Cleveland, Ohio.

## PDI Workshop Presentations Available Online

The Workshop Presentations from PDI 2003 are now available on the Professional Development page at <http://www.asmconline.org/development/briefingslides.shtml>. The virtual library is also coming! Digital streaming of select Service Day activities and twelve workshops will be available soon at [www.asmconline.org](http://www.asmconline.org). You will be able to see and hear speakers with their corresponding PowerPoint slides synchronized to the presentation. The virtual library will also include complete transcription of these workshops as well as printable versions of the slides.

## Chapter Dues

Dues for the Society are prescribed by the National Council at its annual meeting for the succeeding membership year. The dues remitted to the Society shall include the cost of subscription to the Armed Forces Comptroller, and remain at \$20 for the period 1 July 2003 - 30 June 2004. The chapter may charge their members an annual assessment for the operation of the chapter. This chapter assessment would be in addition to the established annual dues and must be approved and filed with the Executive Director, stating the amount and the purpose. Individuals are not permitted to pay only local dues, without payment of National dues.

## Change to PDI 2005 Location

PDI 2005 will be moved from Honolulu, Hawaii to a new location. Several sites are currently under review. Please continue to watch National News, the ASMC website, and the *Armed Forces Comptroller* for the announcement of a new location.

## New Member Service

ASMC members will soon be able to enroll in the Wells Fargo "Capital for Knowledge" program. Under this program, members can obtain student loans in excess of the amounts offered under the government student loan program, and at a competitive interest rate based on your credit status. Watch for advertisement in the *Armed Forces Comptroller*.

## Chapter Competition

Updated rules and forms for the annual chapter competition are now available on the on the web at <http://www.asmconline.org/national/nationalawards.shtml>. Chapters will receive a hard copy with binder tabs within the next few weeks.

## Soar to New Heights Campaign Winners!

Congratulations to the Pamlico chapter, which recruited the highest percentage of new membership during the campaign period. The chapter receives an eagle trophy and \$200. Top individual recruiters of new members in each chapter size category receive an eagle trophy and \$200 (split in case of tie).

\*A-1 John Seprodi, National Guard

\*A Sharon Arnold, Charlestowne; Vanessa Bryant, Middle Georgia; Carol Bostwick, Fort Meade; \*B Stacy Woolen, Gateway

\*C Laura Maxwell, West Point

Congratulations to the following members. Each of these 48 members recruited three or more new members into ASMC. These recruiters receive the Soar to New Height eagle pin.

Schellely Amey, National Guard

Sharon Arnold, Charlestowne

Richard Avila, Big Country

Christina Barnard, Kansas City

Charlie Barnes, Redstone-Huntsville

Antonio Barrera, Rising Sun

James Berry, White Sands

Valerie Bloomfield, Great Plains

Carol Bostwick, Fort Meade

Mary Bowman, Middle Georgia

Vanessa Bryant, Middle Georgia

Robert Chilton, Fort Knox

Donald Clingerman, Redstone-Huntsville

Virginia Coats, Chesapeake

Tracy Curtis, Panama City

Yvonne Dixon, Sandhills

Judith Eickhoff, Middle Tennessee

Jo-Ann Evans, Washington

Karen Foster, Forty Niner

Victoria Goulet, Mississippi

Sylvia Govan, Royal

Rose Green, Mount Vernon

Jo Griffiths, Indianapolis

Jeffrey Hayden, Cleveland

Ruth Hayes, Blue Angel

Tina Herman, Air Capital

Regina Iser, Chesapeake

LaRita Joppy-Williams, Alamo City

Lewis Kaufman, National Guard

Linda Kilpatrick, Blue Angel

Mary Love, SC Midlands

Lisa Lowry, Redstone-Huntsville

Laura Maxwell, West Point

Ann McDonnell, Amigo

Alice Merlin, Pamlico

Charles Miller, Buckeye

Debbie O'Neal, Redstone-Huntsville

Bruce Paul, Indianapolis

Bonita Powell, Sandhills

Mary Jo Rubino, Fort Meade

Deborah Rush, Alamo City

John Seprodi, National Guard

Alan Smith, Fort Meade

Dorothy Sotelo, Alamo City

Sheila Tyree, Indianapolis

Danny Watson, Evergreen

Stacy Woolen, Gateway

Robyn Wyant-Connell, Fort Irwin

Trophies, checks, and Eagle pins will be sent to the chapters for local presentation.





# FORT BELVOIR CREDIT UNION NEWS

## News and Promotions:

- Member Appreciation Day: Saturday August 16th- Come out and join us!
- Get in gear for school with our Student Survival Kit
- Get up to 2.00% off your current auto loan rate when you refinance with us!
- "Taking Control of your Retirement" seminar- August 14th
- Online Bill Pay for FREE! - Sign up TODAY
- HELOC - 3.25% APR for first 6 months
- Great ARM options with NO CLOSING COSTS!
- FREE Checking with Direct Deposit

### \* Member Appreciation Day - Saturday, August 16th!

Saturday, August 16th (9 a.m. to 1 p.m.)  
Woodbridge Branch Location, 14040 Central Loop (beside BJ's Wholesale) - Live broadcast by WMZQ 98.7FM  
Food, awesome games, kid activities, health screenings, door prizes, and just plain fun!

Join us as we celebrate the meaning behind our financial cooperative, the reason we are so great: our membership! Since 1946, we have provided quality financial products accompanied by five-star service to our members. This goal has molded our organization into a \$170 million financial institution with seventy plus membership groups and more than 23,000 members worldwide! This fun-filled event is simply to say thank you for your continued support. Come on out and enjoy the day with us. We would love to see you there!

### \* Get in gear for school with our Student Survival Kit!

Get the financial tools to help you achieve your educational goals with our:

1. Student VISA®: Get the convenience you want with added security. Get the purchasing power that's more widely accepted than checks and more readily available than cash. Our Student VISA® offers you a great way to start building a good credit history with 12.90% Fixed Annual Percentage Rate, No Annual Fee, and credit limit of \$500 with no co-signer (limit can increase to \$1,000 with co-signer). To qualify for our Student VISA® credit card, you must be at least 18 years old and attending high school or enrolled full-time at a two or four year college/university and attend our "Understanding Your Credit" seminar.\*

2. Student Checking offers: No minimum balance requirements, No monthly charges, No per-check fees, No ATM Fees, Free Overdraft protection from savings, money market or a line of credit loan, Free VISA CheckCard\* with no transaction fees

3. Loans: Whether you need help with books, tuition, supplies, housing or transportation, we have rates that will help you focus on more important items - like the Dean's list.

### \* Get up to 2.00% off when you refinance with us!

Are you really happy with your current auto rate? Here's your second chance. Qualified borrowers can get a 2.00% APR discount (as low as 3.90%APR) off their current auto loan rate when they refinance with us. Loan must originate from another institution.

To apply:

- Online at [www.ftbfcu.org](http://www.ftbfcu.org)
- Call 703-730-1800
- Contact our 24-Hour Lending service at 877- 827-FORT
- Stop by one of our four branch locations

\*Certain restrictions apply. Balances transferred must originate from another institution. Contact us for details.

### \* August 14th "Taking Control of your Retirement "

All members are welcome to attend. To reserve your spot, please contact Sharmaine Bucknor at (703-730-1800 ext. 5151) before August 13th. All financial seminars are held the second Thursday of the month at the Fort Belvoir Community Club (Noon to 1:00pm).

### \* Sign up for FREE Online Bill Pay!

Save yourself from writing checks and using stamps. All members can now enjoy worry-free online bill paying for FREE! Relax and be assured that your bills are paid on time-when you decide. You are in complete control of your finances with Fort Belvoir Online Bill Pay. Log on to [www.ftbfcu.org](http://www.ftbfcu.org) to experience Online Bill Pay for FREE!

### \* HELOC - 3.25% APR for first 6 months!

If home improvements are on your list, or if you need money for educational purposes, a home equity loan from us is a wise tool for getting the cash you need. Our home equity loan special features a low rate of 3.25% APR for the first 6 months with NO CLOSING COSTS\*. So, start planning your project today!

\*Certain restrictions apply. Contact us for details

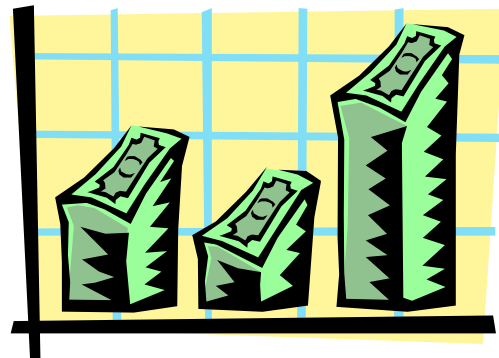
### \*Great ARM options with NO CLOSING COSTS!

With home ownership at an all time high, why not buy the home you've always wanted! We're currently offering incredible financing options with 3/1 and 5/1 Adjustable Rate Mortgages plus No Closing Costs!\* Our service doesn't stop there. With over 30 years combined experience, we can guide you through the entire mortgage process. Want to buy a home in another state? Don't worry, our comprehensive service includes nationwide mortgage lending.

\* Limited time offer. Certain restrictions apply. Member(s) must qualify and will sign agreement to repay disclosed closing costs if loan is refinanced elsewhere within the contracted three-year time frame. Contact us for details.

### \* FREE Checking with Direct Deposit

Are you looking for more options when it comes to your checking account? We've created a FREE checking account to suit your lifestyle. Convenience Checking with Direct Deposit offers FREE Checking with a complimentary box of checks. It also features no minimum to open, no monthly fees, free overdraft protection, free Bill Pay, and a .25 percent discount on new or used car loans. Plus, you get "Anytime- Anywhere" access to your account with BelTel and BOB! The ONLY requirement for Convenience Checking is that you have direct deposit. Come see how easy banking really is! Open a FREE Checking account today.



## **Be Do Have**

Written by Joe Riggio



The problem still exists. You do not know what you want to do. Ask yourself “Who do I want to be?” This will help you figure out what to do. Make your list of what you want to have to include things like a good family life, peace of mind and of course all of those material things to help you feel good about life. The process is BE, Do, Have!

To help you get started on who you want to be by asking yourself if you could be anybody that you know who would that person be? Who has the life style that you want? Who is your hero? It may be a combination of people so put the pieces of the person you want to be together and start being that person. You can change who you are! It is possible and believe it! Do this by making an appointment with your self and spending at least 30 minutes a day thinking about the person you want to become. Fix that image of you in your mind. As you figure out who you want to be, the natural progression is to start to do what it takes to become that person.

What to do will follow easily. Once you decide on who you want to be, you will know what to do. If the person you want to be needs a certification or a college degree, you go to school and get it! If the person you want to be has outstanding personal skills you take a course or listen to tapes on self-improvement (See SELF IMPROVEMENT [http://www.nightingale.com/twww\\_main.asp?source=AFF47105](http://www.nightingale.com/twww_main.asp?source=AFF47105)). If the person you want to be is healthy and full of life you decide to make health a top priority and take action (Take a free health short survey at <http://www.innerlightinc.com/joeriggio>. You will have the opportunity to get life changing information and become healthier). The doing part of your life becomes easier because you have an image of who you want to be and that becomes the powerful driving force and motivation to take action!

So as you start down that path of becoming the person you want to be, you will find positions and opportunities that will fit the person you want to become. Instead of shot gunning your resumes out to the world, you will start focusing in on the company or organization that you want to be associated with. You start networking with people that you want to be like. For example, if you like people that help other people, you find them at hospitals, nonprofit organizations, Red Cross to name a few. Where would you look? Your natural desires or passion to work with people like you in the organization will come through in the interview. You will have a better chance of getting the position. You see this is a process. You can use this process and fill in your own details.

You will also start to have the things that you want in life because you are doing the things that it takes to become the person you want to be. That person, you want to be wants specific things that make up their life. You see it is not about the money it is about the life style you want. Money is an abstract concept but the life style you want to include house, car, vacations and other wonderful things are real to you. It becomes more of a motivator for you to take action. You will start to do what it takes to get and maintain that life style because you are becoming the person you want to be. Then you will have the things that money can and cannot buy. An example is money can buy you a good bed but it cannot buy you a good nights sleep. What other things do you want that money can and cannot buy? Write them down and make them part of the person you want to be.

So start right now! Be who you want to be by thinking about who you want to be, and then do the things the person you want to be does. You will then have the things that the person you want to be wants. BE, DO and HAVE! Let me know who you are becoming.

# Chapter Officers 2003-2004

**President:**

COL Bill Antley (INSCOM)

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